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Sheet 1 of 1

Complete if Known

Application Number 10/071,053
 Filing Date 02/08/2002
 First Named Inventor Bruce BENT et al.
 Art Unit 3694
 Examiner Name Mary Da Zhi Wang Cheung
 Attorney Docket Number 049212-0104

U.S. PATENT DOCUMENTS

Examiner Initials*	Cite No. ¹	Document Number	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number-Kind Code ² (if known)			

FOREIGN PATENT DOCUMENTS

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NON PATENT LITERATURE DOCUMENTS

Examiner Initials*	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.) date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ⁶
	L1	Merrill Lynch & You, "Financial Services The Way You Want, When You Want Them," January 2000, 4 Sheets.	
	L2	Merrill Lynch, Pierce, Fenner & Smith Incorporated, "Information Statement," 2000, 12 Sheets.	

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